

## EXPRESS MAIL CERTIFICATE

Date 3/24/00Label No. 82503340832

I hereby certify that, on the date indicated above I deposited this paper or fee with the U.S. Postal Service and that it was addressed for delivery to the Commissioner of Patents & Trademarks, Washington, DC 20231 by "Express Mail Post Office to Addressee" service.

Name (Print)

Signature

PLEASE CHARGE ANY DEFICIENCY UP TO \$300.00  
OR CREDIT ANY EXCESS IN FUTURE FEES DUE  
WITH RESPECT TO THIS APPLICATION TO OUR  
DEPOSIT ACCOUNT NO. 04-0100

JC571 U.S. PTO  
09/537372  
03/24/00

## DARBY &amp; DARBY P.C.

805 Third Avenue  
New York, New York 10022  
212-527-7700

File No: 2902/OG377

Date: March 24, 2000

Hon. Commissioner of  
Patents and Trademarks  
Washington, DC 20231

Sir:

Enclosed please find an application for United States patent as identified below:

Inventor/s (name ALL inventors): **Lloyd A. GROVEMAN and Richard L. ZACK**

Title: **ACTIVE ACCOUNT MANAGEMENT USING VOLATILITY ARBITRAGE**

including the items indicated:

1. Specification (18 pages) and 32 claims: 2 indep. ; 30 dep.; \_ multiple dep. (7 pages) and abstract (1 page)
2. ☒ Declaration and power of attorney
3. ☒ Formal drawings, 4 sheets (Figs. 1-4)
4. ☐ Assignment for recording to:
5. ☒ Verified Statement Claiming Small Entity Status
6. ☒ Check in the amount of \$453.00, (\$453.00 filing; \$    recording)  
(See attached Fee Computation Sheet)

7. ☐ Preliminary Amendment.

8. ☐ Please amend the description by inserting the following paragraph after the line containing the title on page 1: "This patent application claims the priority of U.S. provisional patent application No. 60/\_\_\_\_\_, which is incorporated herein by reference."

Priority is claimed for this application, corresponding application/s having been filed as follows:

Country:

Number:

Date:

The priority documents ☐ are enclosed  
☐ will follow.

Respectfully submitted,

  
\_\_\_\_\_  
David Leason

Reg. No. 36,195

Attorney for Applicant(s)

(D&DForms/PTO-1)

PATENT FEE COMPUTATION SHEET

	No. of Claims Presented	Extra Claims Previously Paid For	Number of Extra Claims	Rate
Basic Fee . . . . .				\$690.00
Design Application . . . . .				\$310.00
Plant Application . . . . .				\$480.00
Total Claims	32 - 20	- =	12 x \$18.00	\$216.00
Independent Claims	2 - 3	- =	0 x \$78.00	\$
Multiple Dependent Claims		x- if so, add	\$260.00	\$
Surcharge for late submission of filing fee and/or declaration (\$130.00) . . . . .				\$
SUBTOTAL . . . . .				\$906.00
[X] Small Entity REDUCTION (Half of Subtotal) . . . . .				\$453.00
Fee for recordation of assignment (\$40.00) . . . . .				\$
Charge for filing non-English language application (\$130.00)				\$
TOTAL . . . . .				\$453.00